LISTING OF CLAIMS

Please amend claim 1 and add new claims 5-24 as follows:

1.   (Currently Amended)   A computer-implemented method for facilitating an appraisal comprising the steps of:

receiving a-an electronic request for an appraisal at a hub;

determining an appraiser to conduct said appraisal using determining criteria to compare information regarding potential appraisers;

transmitting electronic information related to said request for said appraisal to said appraiser;

receiving electronic information relating to appraising work from said appraiser; and,

transmitting a completed appraisal containing said information relating to said appraising work.

2.   (Original) The computer-implemented method according to claim 1, wherein said information relating to said request contains XML information.

3.   (Original) The computer-implemented method according to claim 1, wherein said information relating to said appraising work contains XML information.

4.   (Original) The computer-implemented method according to claim 1, wherein said appraiser includes a communication device that permits acceptance or rejection of said request.

5.   (New) The computer-implemented method according to claim 1, wherein said determining criteria includes a timeliness of appraisals.

6.   (New) The computer-implemented method according to claim 1, wherein said determining criteria includes a thoroughness of appraisals.

7.   (New) The computer-implemented method according to claim 1, further comprising the step of:

comparing said completed appraisal against previous appraisals.

8.   (New) The computer-implemented method according to claim 1, further comprising the step of:

creating performance statistics based on at least said completed appraisal.

9.   (New) A computer-implemented system for facilitating an appraisal comprising:

a requestor sending a request for an appraisal over a network;

an appraiser receiving said request for an appraisal over said network; and,

a hub receiving said request for an appraisal and coordinating said request for an appraisal between said requestor and said appraiser, said coordination including computing systems that permit electronic messaging regarding the request for said appraisal.

10.   (New) The computer-implemented system according to claim 9, wherein said request for an appraisal is in XML format.

11.   (New) A requestor in a computer-implemented system for facilitating an appraisal being in communication with a hub, said requestor comprising:

a computer-based origination system receiving loan information from a user and originating a request for an appraisal; and,

a transmitting system having a server for transmitting said request for an appraisal to a client associated with an appraiser.

12.   (New) The requestor in a computer-implemented system according to claim 11, wherein said origination system includes an embedded adaptor for extracting and packaging said loan information.

13.   (New) The requestor in a computer-implemented system according to claim 11, wherein said origination system includes an XML parser for converting said request for an appraisal into an XML format.

14.   (New) The requestor in a computer-implemented system according to claim 11, wherein said origination system is a web browser.

15.   (New) The requestor in a computer-implemented system according to claim 11, wherein said origination system is an e-mail client.

16.   (New) The requestor in a computer-implemented system according to claim 11, wherein said transmitting system includes an SSL interface.

17.   (New) The requestor in a computer-implemented system according to claim 11, wherein said transmitting system is wireless.

18.   (New) An appraiser in a computer-implemented system for facilitating an appraisal being in communication with a hub comprising:

a receiving system for receiving a request for an appraisal; and,

a transmitting system for transmitting a completed appraisal and for transmitting a notification of inability to complete an appraisal.

19.   (New) The appraiser in a computer-implemented system according to claim 18, wherein said receiving system is a web browser.

20.   (New) The appraiser in a computer-implemented system according to claim 18, wherein said receiving system is an e-mail server.

21.   (New) The appraiser in a computer-implemented system according to claim 18, wherein said receiving system includes a host application.

22.   (New) The appraiser in a computer-implemented system according to claim 18, wherein said transmitting system is an appraiser communication device.

23.   (New) The appraiser in a computer-implemented system according to claim 18, wherein said transmitting system is a web browser.

24.   (New) The appraiser in a computer-implemented system according to claim 18, wherein said transmitting system is an e-mail server.

25.   (New) A method for facilitating an appraisal comprising the steps of:

generating an appraisal request from loan information;

matching said appraisal request with an appraiser according to said loan information;

sending said appraisal request to said appraiser;

receiving acceptance or rejection of said appraisal request from said appraiser;

responsive to said receiving step, receiving a completed appraisal; and,

storing said rejection or said completed appraisal for retrieval.

26.   (New) A method for generating an appraisal request comprising the steps of:

receiving loan information from a user;

storing said loan information in an appraisal information database;

generating an appraisal request from said loan information; and,

sending said appraisal request to an application server.